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Search Results -

Term	Documents
(2 AND 5).USPT,PGPB,JPAB,EPAB,DWPI,TDBD.	9
(L2 AND L5).USPT,PGPB,JPAB,EPAB,DWPI,TDBD.	9

Database:

US Patents Full-Text Database
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Search:

L6

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Search History

DATE: Friday, May 24, 2002 Printable Copy Create Case

Set Name side by side	Query	Hit Count	Set Name result set
DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR			
L6	l2 and L5	9	L6
L5	l1 and L4	60	L5
L4	(equit$3 collateral$ appreciat$3) near5 (amorti$ term priciple repayment payment)	11275	L4
L3	l1 and l2	11	L3
L2	(percent partial portion) near5 (equity appreciation)	98	L2
L1	(mortgage loan lien) near5 (lender borrower creditor)	310	L1

Considerq

END OF SEARCH HISTORY

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Search Results -

Term	Documents
(2 AND 3).USPT.	7
(L2 AND L3).USPT.	7

Database:

- US Patents Full-Text Database
- US Pre-Grant Publication Full-Text Database
- JPO Abstracts Database
- EPO Abstracts Database
- Derwent World Patents Index
- IBM Technical Disclosure Bulletins

Search: L4

| Refine Search |

| Recall Text | Clear |

Search History

DATE: **Friday, May 24, 2002**   Printable Copy   Create Case

Set Name side by side	Query	Hit Count	Set Name result set
	DB=USPT; PLUR=YES; OP=OR		
L4	l2 and l3	7	L4 *Considered*
L3	l1 near5 (equit$3 collateral$ appreciat$)	23	L3
L2	L1 near5 (percent partial fraction portion)	11	L2
L1	(mortgage loan lien) near5 (lender borrower broker creditor banker)	189	L1

END OF SEARCH HISTORY

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Search Results - Record(s) 1 through 9 of 9 returned.

    □   1.   Document ID: US 20020046144 A1

L6: Entry 1 of 9   File: PGPB   Apr 18, 2002

PGPUB-DOCUMENT-NUMBER: 20020046144
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020046144 A1

TITLE: Further improved system and methods for computing to support decomposing property into separately valued components

PUBLICATION-DATE: April 18, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Graff, Richard A.	Chicago	IL	US	

APPL-NO: 09/ 785254
DATE FILED: February 16, 2001

RELATED-US-APPL-DATA:

RLAN	RLFD	RLPC	RLKC	RLAC
09785254	Feb 16, 2001	GRANTED	A1	US
09134451	Aug 14, 1998	GRANTED		US
6192347	Aug 14, 1998	ABANDONED		US
09134451	Jan 12, 1994			US
08181632	Jan 12, 1994			US
5802501	Oct 28, 1992			US
08181632				US
07967644				

INT-CL: [07] G06 F 17/60

US-CL-PUBLISHED: 705/36
US-CL-CURRENT: 705/36

REPRESENTATIVE-FIGURES: 1

ABSTRACT:

A computer system, and methods for making and using it, for manipulating digital electrical signals to produce an illustration of a decomposition of property into separately valued components. The computer system includes a digital electrical computer controlled by a processor. There is a first logic means controlling the processor in manipulating digital electrical signals representing input data to the computer, the input data characterizing at least two components decomposed from the property, the manipulating including transforming the digital electrical signals into modified digital electrical signals representing respective values for each of the components, the values being computed to reflect taxation for the components.

Input means is coupled to the computer and operable for converting the input data into the digital electrical signals and communicating the digital electrical signals to the computer. Output means is coupled to receive the modified digital electrical signals from the computer and to converting the modified digital electrical signals representing the respective values into an illustration of the computed respective prices. The property can be real estate or tax-exempt securities.

[0001] This is a continuation of U.S. patent application Ser. No. 09/134,451, filed Aug. 14, 1998, and issuing as U.S. Pat. No. 6,192,347, and U.S. patent application Ser. No. 09/134,453, filed Aug. 14, 1998, each of which is a continuation-in-part of U.S. patent application Ser. No. 08/181,632, filed Jan. 12, 1994, issued as U.S. Pat. No. 5,802,501, which is a continuation-in-part of Ser. No. 07/967,644 filed on Oct. 28, 1992, now abandoned, all of which are incorporated by reference herein.

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC |
| Draw Desc | Image |

☐ 2. Document ID: US 6345262 B1

L6: Entry 2 of 9   File: USPT   Feb 5, 2002

US-PAT-NO: 6345262
DOCUMENT-IDENTIFIER: US 6345262 B1

TITLE: System and method for implementing a mortgage plan

DATE-ISSUED: February 5, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Madden; Martin P.	Chicago	IL	60613	

APPL-NO: 9/ 298767
DATE FILED: April 23, 1999

INT-CL: [7] G06 F 17/60

US-CL-ISSUED: 705/38; 705/35
US-CL-CURRENT: 705/38; 705/35

FIELD-OF-SEARCH: 705/35, 705/36, 705/38

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
4876648	October 1989	Lloyd	705/38
4953085	August 1990	Atkins	
5083270	January 1992	Gross et al.	
5644726	July 1997	Oppenheimer	
5644727	July 1997	Atkins	705/38
5673402	September 1997	Ryan et al.	705/38
5689649	November 1997	Altman	705/38
5819230	October 1998	Christie et al.	
5832461	November 1998	Leon et al.	
5852811	December 1998	Atkins	
5983206	November 1999	Oppenheimer	705/38
5987436	November 1999	Hallbrook	705/38

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
406301706	October 1994	JPX	

OTHER PUBLICATIONS

Iezman "The Shared Appreciation Mortgage and the Shared Equity Program"; Real Estate Review; Dialog File 15, Accession No. 00156819, Sep. 1981.*
Hughes "Money-Go-Round: Extra help for home buyers on the rack" Dialog File 15, Accession No. 00219909, Oct. 1992.*
Pasternack et al. "How to control the interest and basis problems created by the new types of mortgages". Taxations for accounts v33n6 PP: 358-362. Dialog File 15, Accession No. 00264151, Sep. 1981.*
Dennis, Marshall W., Residental Mortgage Lending, Reston Publishing, 1985, pp. 61-69.
Brueggman, William B. & Stone, Leo D. Real Estate Finance, 7th Ed. Richard D. Irwin,Inc. 1981.

ART-UNIT: 2163
PRIMARY-EXAMINER: Hafiz; Tariq R.
ASSISTANT-EXAMINER: Jeanty; Romain
ATTY-AGENT-FIRM: Niro, Scavone, Haller & Niro

ABSTRACT:

A system and method for implementing a mortgage plan. Data is input to a computer system regarding the mortgage terms, and the computer system is used to prepare a mortgage document which creates an equity participation mortgage obligation in which the lender shares in a predetermined percentage of realized appreciation on the subsequent sale of the asset which is the subject of the mortgage. In a particularly preferred embodiment, this mortgage plan can provide the borrower with an interest-free loan, a faster amortization schedule, and a larger, yet more affordable mortgage. The lender also receives substantial benefits, including the potential for a return which exceeds conventional mortgage rate returns, insulation from risk against interest rate fluctuation, and preferred tax treatment in the form of capital gains tax rates paid only upon the subsequent sale of the mortgaged asset. No maturity date need be specified for the mortgage; rather, it may be tied to the ultimate sale of the asset subject to the mortgage.

20 Claims, 4 Drawing figures

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KWIC |
| Draw Desc | Image |

☐ 3. Document ID: US 6192347 B1

L6: Entry 3 of 9   File: USPT   Feb 20, 2001

US-PAT-NO: 6192347
DOCUMENT-IDENTIFIER: US 6192347 B1

TITLE: System and methods for computing to support decomposing property into separately valued components

DATE-ISSUED: February 20, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Graff; Richard A.	Chicago	IL		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Graff/Ross Holdings	Chicago	IL			02

APPL-NO: 9/ 134451
DATE FILED: August 14, 1998

PARENT-CASE:
This is a continuation-in-part of patent application Ser. No. 08/181,632, filed Jan. 12, 1994, issued as U.S. Pat. No. 5,802,501, which is a continuation-in-part of Ser. No. 07/967,644 filed on Oct. 28, 1992, now abandoned.

INT-CL: [7] G06 F 17/60

US-CL-ISSUED: 705/36; 705/31, 705/35, 705/38
US-CL-CURRENT: 705/36; 705/31, 705/35, 705/38

FIELD-OF-SEARCH: 705/4, 705/30, 705/31, 705/35, 705/36, 705/38

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
4739478	April 1988	Roberts et al.	705/38
5557517	September 1996	Daughterty, III	705/37
5787434	July 1998	Nakamura et al.	707/102
5802501	September 1998	Graff	705/36
5950175	September 1999	Austin	705/35

OTHER PUBLICATIONS

Auster, "Amortizing Life Estates and Term Interests After the Revenue Reconciliation Act of 1989," TAXES--The Tax Magazine, 68, pp. 459-469 (1990).
Auster and Lau, "Corporate Split Purchase Strategies," TAXES--The Tax Magazine, pp. 857-865 (1998).
Blum, "Amortization of a Retained Terminable Interest After Transfer of a

Remainder," TAXES--The Tax Magazine, vol. 62, No. 4, pp. 211-219 (1984).
Booth, Cashdan and Graff, "Real Estate: A Hybrid of Debt and Equity," Real Estate Review, pp. 54-58 (1989).
DeAngelo and Masulis, "Optimal Capital Structure Under Corporate and Personal Taxation," J. of Financial Economics, 8, pp. 3-29 (1980).
Dohrmann, G., "Net Lease," The Institutional Real Estate Letter, vol. 3, No. 9, pp. 1-7 (Sep. 1991).
Graff, "Perspectives on Debt-and-Equity Decomposition for Investors and Issuers of Real Estate Securities," J. of Real Estate Research, vol. 7, No. 4, pp. 449-467 (1992).
Graff, "Rethinking Components of Real Estate Value," Pensions & Investments, p. 42 (1991).
Graff, "Some New Ideas in Real Estate Finance," J. of Applied Corporate Finance, 3:1, pp. 77-89 (1990).
Graff, R., "The Impact of Tax Issues on Real Estate Debt and Equity Separation," Real Estate Review, 20:3, pp. 50-58 (1990).
Leimberg, et al., "The Schnepper-Leimberg Joint Purchase of a Life Estate and a Remainder Interest," Tax Notes Special Report, vol. 32, No. 10, pp. 981-984 (1986).
Miller, "Debt and Taxes," J. of Finance, vol. 32, No. 2, pp. 261-275 (1977).
Modigliani and Miller, "Corporation Income Taxes and the Cost of Capital: A Correction," American Economic Review, 53, pp. 433-443 (1963).
Modigliani and Miller, "The Cost of Capital, Corporation Finance and the Theory of Investment," American Economic Review, 48, pp. 261-297 (1958).
The Miami Herald Myron Lubell Column, The Miami Herald, Jul. 19, 1993.
Benninga, Simon, Financial Modeling, Chapters 15-17, The MIT Press, Cambridge, Massachusetts, 1997.

ART-UNIT: 274
PRIMARY-EXAMINER: Trammell; James P.
ASSISTANT-EXAMINER: Rosen; Nicholas David
ATTY-AGENT-FIRM: Trzyna, Esq.; Peter K.

ABSTRACT:

A computer system, and methods for making and using it, for manipulating digital electrical signals to produce an illustration of a decomposition of property into separately valued components. The computer system includes a digital electrical computer controlled by a processor. There is a first logic means controlling the processor in manipulating digital electrical signals representing input data to the computer, the input data characterizing at least two components decomposed from the property, the manipulating including transforming the digital electrical signals into modified digital electrical signals representing respective values for each of the components, the values being computed to reflect taxation for the components. Input means is coupled to the computer and operable for converting the input data into the digital electrical signals and communicating the digital electrical signals to the computer. Output means is coupled to receive the modified digital electrical signals from the computer and to converting the modified digital electrical signals representing the respective values into an illustration of the computed respective prices. The property can be real estate or tax-exempt securities.

128 Claims, 18 Drawing figures

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments		KWIC
Draw Desc	Image										

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4. Document ID: US 6167384 A

L6: Entry 4 of 9   File: USPT   Dec 26, 2000

US-PAT-NO: 6167384
DOCUMENT-IDENTIFIER: US 6167384 A

TITLE: Augmented system and methods for computing to support fractional contingent interests in property

DATE-ISSUED: December 26, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Graff; Richard A.	Chicago	IL		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Graff/Ross Holdings	Chicago	IL			02

APPL-NO: 9/ 145341
DATE FILED: September 1, 1998

INT-CL: [7] G06 F 15/30

US-CL-ISSUED: 705/35; 705/1
US-CL-CURRENT: 705/35; 705/1

FIELD-OF-SEARCH: 705/35, 705/36, 705/1

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
5241466	August 1993	Perry et al.	364/401
5361201	November 1994	Jost et al.	364/401
5802501	September 1998	Graff	705/36
5913198	June 1999	Banks	705/4

OTHER PUBLICATIONS

Forte, Joseph Philip, "Assessing the Causes and Consequences of Loan Defaults and Workouts", Real Estate Finance, vol. 9, No. 3, pp. 11-28, Fall 1992.

ART-UNIT: 275
PRIMARY-EXAMINER: MacDonald; Allen R.
ASSISTANT-EXAMINER: Meinecke-Diaz; Susanna
ATTY-AGENT-FIRM: Trzyna, Esq.; Peter K.

ABSTRACT:

A computer system, and methods for making and using it, for changing digital electrical signals to generate a valuation of a fractional interest in a contingent interest in property, the computer apparatus including: an input device operable for converting input data representing property into input digital electrical signals representing the input data; a digital electrical computer having a processor, the processor electrically connected to the input device to receive the input digital electrical signals, the processor programmed to change the input digital electrical signals to produce modified digital electrical signals representing a valuation of a fractional interest in a contingent interest in the property associated with at least one lease default condition for the property; a memory electrically connected to the processor, and wherein: the processor manipulates further digital electrical signals to generate at least one document for the contingent interest by inserting the valuation in preexisting text data obtained from the memory; and an output

device electrically connected to the processor to print the document.

17 Claims, 18 Drawing figures

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC |

| Draw Desc | Image |

☐ 5. Document ID: US 6148293 A

L6: Entry 5 of 9   File: USPT   Nov 14, 2000

US-PAT-NO: 6148293
DOCUMENT-IDENTIFIER: US 6148293 A

TITLE: Method and apparatus of creating a financial instrument and administering an adjustable rate loan system

DATE-ISSUED: November 14, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
King; Douglas L.	Oklahoma City	OK	73123	

APPL-NO: 8/ 953572
DATE FILED: October 17, 1997

PARENT-CASE:
This application is a continuation of application Ser. No. 081374,017 filed Jan. 18, 1995 now U.S. Pat. No. 5,742,775.

INT-CL: [7] G06 F 17/60

US-CL-ISSUED: 705/35; 705/38
US-CL-CURRENT: 705/35; 705/38

FIELD-OF-SEARCH: 235/379, 705/1, 705/30, 705/35, 705/36, 705/38

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
3634669	January 1972	Soumas et al.	705/4
4194242	March 1980	Robbins	705/38
4232367	November 1980	Youden et al.	705/38
4633397	December 1986	Macco	705/30
4642767	February 1987	Lerner	705/30
4648038	March 1987	Roberts et al.	705/38
4706539	November 1987	Bagheri	84/284
4736294	April 1988	Gill et al.	705/38
4742457	May 1988	Leon et al.	705/35
4752877	June 1988	Roberts et al.	705/35
4766539	August 1988	Fox	705/4
4839804	June 1989	Roberts et al.	705/36
4876648	October 1989	Lloyd	705/38
4989141	January 1991	Lyons et al.	705/36
5025138	June 1991	Cuervo	705/38
5083270	January 1992	Gross et al.	705/35
5101353	March 1992	Lupien et al.	705/37
5136501	August 1992	Silverman et al.	705/37
5136502	August 1992	Remrtel et al.	705/2
5148365	September 1992	Dembo	705/36
5193056	March 1993	Boes	705/36
5201398	April 1993	Clugston	198/396
5206803	April 1993	Vitagliano et al.	705/39
5210687	May 1993	Wolfberg et al.	705/36
5237500	August 1993	Perg et al.	705/35
5291398	March 1994	Hagan	705/4
5384260	January 1995	Osborne et al.	436/64
5704045	December 1997	King et al.	705/35
5742775	April 1998	King	705/38
5878404	March 1999	Stout, Jr. et al.	705/38

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
2054956	November 1991	CAX	
4136320A1	April 1991	DEX	
11-85848	March 1999	JPX	

OTHER PUBLICATIONS

Mills, S.J., "Project Finance for Alternative Energy," Renewable Energy, p. 207-208, (1993) XP-002089408.

ART-UNIT: 271
PRIMARY-EXAMINER: Cosimano; Edward R.
ATTY-AGENT-FIRM: Carella, Byrne, et al. Bain; John N. Squire; William

ABSTRACT:

An operatively interconnected data processing and computing system is provided for creating, servicing and paying loan agreements between a lender and borrower providing for repayment of the loan together with interest at a periodically

adjusted rate based on the terms of the agreement. The system includes data processing for a novel form of relationship management links, supervising and balancing the interests of contractholders, marketing agents, financial intermediaries, investment managers, investment bankers, custodians, rating agencies and an issuing entity.

118 Claims, 25 Drawing figures

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC |
| Draw Desc | Image |

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6. Document ID: US 5987436 A

L6: Entry 6 of 9   File: USPT   Nov 16, 1999

US-PAT-NO: 5987436
DOCUMENT-IDENTIFIER: US 5987436 A

TITLE: Obligated investment system

DATE-ISSUED: November 16, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Halbrook; W. Bracey	Nashville	TN	37205-3838	

APPL-NO: 9/ 237630
DATE FILED: January 26, 1999

INT-CL: [6] G06 F 19/00

US-CL-ISSUED: 705/38; 705/35, 705/36
US-CL-CURRENT: 705/38; 705/35, 705/36

FIELD-OF-SEARCH: 705/38, 705/35, 705/36, 705/39, 707/503

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
4876648	October 1989	Floyd	364/408
4953085	August 1990	Atkins	364/408
5644727	July 1997	Atkins	705/40
5673402	September 1997	Ryan et al.	395/238
5689649	November 1997	Altman et al.	395/236
5761441	June 1998	Bennett	395/235
5787404	July 1998	Fernandez-Holmann	705/35

ART-UNIT: 275
PRIMARY-EXAMINER: MacDonald; Allen R.
ASSISTANT-EXAMINER: Caudle; Penny
ATTY-AGENT-FIRM: Luedeka, Neely & Graham, P.C.

ABSTRACT:

A financial management data processing system determines monetary amounts related to a loan. The loan consists of a base <u>loan amount to be used by a borrower, for which</u> <u>a lender charges the borrower an interest amount at a loan</u> interest rate over a loan term. The loan also consists of an investment loan amount to be invested in an investment that earns a return on the investment at a rate of return. Information input means are included for inputting the base loan amount, the investment loan amount, the loan interest rate, the rate of return on the investment, and the loan term. First data processing means (i) sum the base loan amount and the investment loan amount to produce a principal amount, (ii) determine the interest amount based on the principal amount, the loan interest rate, and the loan term, (iii) amortize the loan based upon the loan interest rate and the loan term to determine an interest payment amount and a principal payment amount, and (iv) determine a loan payment amount by combining the interest payment amount and principal payment amount. Second data processing means determine the return on the investment based on the investment loan amount and the rate of return on the investment. Third data processing means apply at least a portion of the return on the investment to reduce at least one of the principal amount and the interest amount. Output means display results of determinations made by the first, second, and third data processing means.

20 Claims, 21 Drawing figures

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KWIC
Draw Desc | Image

☐   7.   Document ID: US 5983206 A

L6: Entry 7 of 9   File: USPT   Nov 9, 1999

US-PAT-NO: 5983206
DOCUMENT-IDENTIFIER: US 5983206 A

TITLE: Computer system and computer-implemented process for implementing a mortgage partnership

DATE-ISSUED: November 9, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Oppenheimer; Robert H.	Paramus	NJ	07652-1639	

APPL-NO: 8/ 885790
DATE FILED: June 30, 1997

PARENT-CASE:
CROSS-REFERENCE TO RELATED APPLICATIONS This application is a continuing application and claims the benefit under 35 U.S.C. .sctn.120 of U.S. patent application Ser. No. 07/495,393, filed Mar. 19, 1990 now U.S. Pat. No. 5,644,726 which is a continuation-in-part of U.S. patent application Ser. No. 07/356,853, filed May 25, 1989, now abandoned.

INT-CL: [6] <u>G06</u> <u>F</u> <u>17/60</u>

US-CL-ISSUED: 705/38; 705/4, 705/40, 705/42
US-CL-CURRENT: <u>705/38</u>; <u>705/4</u>, <u>705/40</u>, <u>705/42</u>

FIELD-OF-SEARCH: 705/38, 705/4, 705/40, 705/42

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
3221156	November 1965	Engstfeld et al.	
4642768	February 1987	Roberts	705/4
4722055	January 1988	Roberts	705/36
4736294	April 1988	Gill et al.	705/38
4750119	June 1988	Cohen et al.	705/14
4752877	June 1988	Roberts	705/35
4766539	August 1988	Fox	705/4
4774663	September 1988	Musmanno et al.	705/36
4876648	October 1989	Lloyd	705/38
4891503	January 1990	Jewell	235/380
4914587	April 1990	Clouse	705/38
4953085	August 1990	Atkins	
5644726	July 1997	Oppenheimer	705/38
5689649	November 1997	Altman et al.	

OTHER PUBLICATIONS

E. L. Andrews, Patents --Financial Instruments Protected --Dec. 30, 1989 New York Times 1 page.
Donovan, James J. TH, Either a Creditor or a A Partner Be, Real Estate Acct & Tax, V4N2 pp. 82-84, 1989 Abstract: AN 89-31939 "Mortgage", Real Estate Software, Abstract (Orbit file Microsearch) AN 85-027439.
E.L. Andrews, Patents, Financial Instruments Protected, The New York Times, p. 1, Dec. 1989.
Harney, Kenneth, Mortgages: Will you take yours half-and-half?, The Boston Herald, p. R4, Oct. 1989.
Donovan, James J. III, Either A Creditor or A Partner Be, Real Estate Acct & Tax, V4N2, pp. 82-84, Abstract: AN 89-31939, 1989.
"Mortgage," Real Estate Software, Abstract (Orbit file Microsearch) AN 85-027439, Oct. 1985.

ART-UNIT: 271
PRIMARY-EXAMINER: Voeltz; Emanuel Todd
ASSISTANT-EXAMINER: Pluta; Laura H
ATTY-AGENT-FIRM: Wolf, Greenfield & Sacks, P.C.

ABSTRACT:

A computer system and computer-implemented process creates single mortgage documents with multi-part obligations. The obligations allow for financing of real property ownership through a combination of mortgage debt and equity participation in underlying real property values. The computer system includes components for issuance, origination, servicing, and settlement of the mortgage. The issuance process allows for the input of parameters or financial terms for the creation of new mortgage instruments. Origination provides for the quotation of monthly payment rates and initial financing obligations to perspective mortgagors and printing of mortgage agreements under those terms. Servicing includes the processing of mortgage payments and periodic statements to mortgagors from the inception of the mortgage through termination, at which time the system determines a final settlement of the mortgagor and mortgagee obligations.

28 Claims, 3 Drawing figures

8. Document ID: US 5742775 A

L6: Entry 8 of 9   File: USPT   Apr 21, 1998

US-PAT-NO: 5742775
DOCUMENT-IDENTIFIER: US 5742775 A

TITLE: Method and apparatus of creating financial instrument and administering an
adjustable rate loan system

DATE-ISSUED: April 21, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
King; Douglas L.	Oklahoma City	OK	73123	

APPL-NO: 8/ 374017
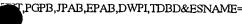DATE FILED: January 18, 1995

INT-CL: [6] G11 B 17/60

US-CL-ISSUED: 395/238
US-CL-CURRENT: 705/38

FIELD-OF-SEARCH: 364/41R, 395/238, 395/239

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
3634669	January 1972	Soumas et al.	
4232367	November 1980	Youden et al.	
4633397	December 1986	Macco	
4642767	February 1987	Lerner	
4648038	March 1987	Roberts et al.	
4706539	November 1987	Bagheri	
4742457	May 1988	Leon et al.	
4752877	June 1988	Roberts et al.	
4766539	August 1988	Fox	
4839804	June 1989	Roberts et al.	
4876648	October 1989	Lloyd	
4989141	January 1991	Lyons et al.	
5025138	June 1991	Cuervo	
5083270	January 1992	Gross et al.	
5101353	March 1992	Lupien et al.	
5136501	August 1992	Silverman et al.	
5136502	August 1992	Van Remortel et al.	
5148365	September 1992	Dembo	
5193056	March 1993	Boes	
5201398	April 1993	Clugston	
5206803	April 1993	Vitagliano et al.	
5210687	May 1993	Wolfberg et al.	
5237500	August 1993	Perg et al.	
5291398	March 1994	Hagan	
5384260	January 1995	Osborne et al.	

ART-UNIT: 241
PRIMARY-EXAMINER: McElheny, Jr.; Donald E.
ATTY-AGENT-FIRM: Squire; William

ABSTRACT:

An operatively interconnected data processing and computing system is provided for creating, servicing and paying loan agreements between a lender and borrower providing for repayment of the loan together with interest at a periodically adjusted rate based on the terms of the agreement.

135 Claims, 25 Drawing figures

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | | KWIC |
| Draw Desc | Image |

☐   9.   Document ID: US 5644726 A

L6: Entry 9 of 9   File: USPT   Jul 1, 1997

US-PAT-NO: 5644726
DOCUMENT-IDENTIFIER: US 5644726 A

TITLE: Method and system implementing a mortgage partnership

DATE-ISSUED: July 1, 1997

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Oppenheimer; Robert H.	Winchester	MA	01890	

APPL-NO: 7/ 495393
DATE FILED: March 19, 1990

PARENT-CASE:
This application is a continuation-in-part of my application filed May 25, 1989 as
Ser. No. 07/356.853 now abandoned.

INT-CL: [6] G06 F 19/00

US-CL-ISSUED: 395/238; 395/235, 395/236
US-CL-CURRENT: 705/38; 705/35, 705/36

FIELD-OF-SEARCH: 364/401, 395/235, 395/236, 395/238

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
4642768	February 1987	Roberts	
4722055	January 1988	Roberts	
4750119	June 1988	Cohen et al.	
4752877	June 1988	Roberts	
4766539	August 1988	Fox	
4774663	September 1988	Musmanno et al.	

OTHER PUBLICATIONS

E. L. Andrews, Patents- Financial Instruments Protected- Dec. 30, 1989 New York
Times 1 page.
Donovan, James J. TH, Either A Creditor or A Partner Be, Real Estate Acct & Tax,
V4N2 pp. 82-84, 1989 Abstract: AN 89-31939 "Mortgage", Real Estate Software,
Abstract (Orbit file Microsearch) AN 85-027439.

ART-UNIT: 241
PRIMARY-EXAMINER: Hayes; Gail O.
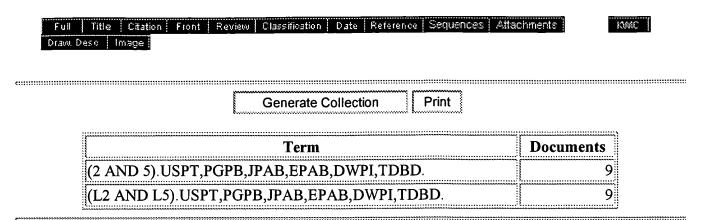ASSISTANT-EXAMINER: Shingala; Gita
ATTY-AGENT-FIRM: Wolf, Greenfield & Sacks, P.C.

ABSTRACT:

A process of and method for financing purchase of real property by mortgagors
through a combination of mortgagee debt principal and partial mortgagee equity
interest in the purchased property by a system which both calculates multiple
mortgagor financial obligations and mortgagee rights and which prints instruments
embodying those obligations and rights. The system also employs generally available
house price indices as proxies for equity values, produces periodic reports to
mortgagors of obligated balances, and determines mortgagee and mortgagor balances
upon sale and/or termination of instruments produced by the system.

26 Claims, 6 Drawing figures

http://westbrs:8002/bin/gate.exe?f=TOC&s...USPT,PGPB,JPAB,EPAB,DWPI,TDBD&ESNAME=

Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | KWIC |
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| Generate Collection | Print |

Term	Documents
(2 AND 5).USPT,PGPB,JPAB,EPAB,DWPI,TDBD.	9
(L2 AND L5).USPT,PGPB,JPAB,EPAB,DWPI,TDBD.	9

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